


# FACT SHEET

Department of the Treasury  
Financial Management Service   
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## **THE BENEFIT SECURITY® CARD & FEDERAL PAYMENTS IN THE SOUTHERN ALLIANCE OF STATES (SAS)**

### **Background**

Under the terms of the Intergovernmental Cooperation Act, the members of the Southern Alliance of States (SAS) partnered with the Federal government to acquire a system to deliver both Federal and state benefits on a single debit card, the Benefit Security® Card. Through an agreement with Citibank F.S.B., Federal recipients in the SAS have the option of using the Card to access their Federal payments. The members of the SAS are: Alabama, Arkansas, Florida, Georgia, Kentucky, Missouri, North Carolina, and Tennessee.

The Financial Management Service (FMS) is working with Citibank's Electronic Benefit Transfer (EBT) Team, which includes Lockheed Martin, IMS, and Deluxe Data Systems, to inform Federal payment recipients that the Benefit Security® Card is a safe and convenient way to receive Federal payments, especially if the recipient does not have an account at a financial institution. Recipients can also use the Card to access state-administered benefits (e.g., food benefits, and, in some states, cash benefits such as Temporary Assistance for Needy Families (TANF)).

Adding Federal payments to the Benefit Security® Card is consistent with the provisions of the Debt Collection Improvement Act of 1996 (DCIA), which requires most Federal payments to be made by electronic funds transfer (EFT) by January 2, 1999.

Recipients should consider Direct Deposit if they have a checking or savings account and receive Federal payments by check.

### **About the Program**

The Benefit Security® Card can be used to receive the following Federal payments:

- ? Social Security
- ? Supplemental Security Income (SSI)
- ? Railroad Retirement Board benefits
- ? Veterans Compensation and Pension
- ? Civil Service Annuity
- ? Salary

Federal payments are electronically deposited into an account established in the name of the recipient at Citibank. Consumer protections apply to all Federal payments deposited into the account.

Recipients can use the Benefit Security® Card to withdraw Federal payments in cash at any Automated Teller Machine (ATM) that displays the Quest® mark. Recipients can also use the card to make Point-of-Sale (POS) purchases at locations where they see the Quest® mark.

### **Cost to Recipients**

The Federal Benefit Security® Card account has a maintenance fee of \$1.92 per month, which will be automatically deducted from the account. This fee is waived during the first two months that the recipient has the card. Other charges, for example, transaction fees and surcharges, may apply during the first two months. Recipients are not charged a fee for POS purchases or purchases with cash back. Recipients are allowed to make one free cash withdrawal via ATM or POS each month. Surcharges are separate fees that are levied at certain ATM and POS locations. Recipients are advised to use locations that charge low, or no, surcharges.

Recipients are eligible for one free replacement card per year; additional replacement cards will cost \$1.65 each. Recipients have the option of receiving a monthly account statement for \$1.00 per month.

Fee structures relating to state-administered payments vary from state to state. For questions concerning state benefits and fees, recipients are advised to contact the state office that administers such payments in their state.

### **Advantages of the Benefit Security® Card**

- ▼ No bank account needed to enroll
- ▼ No waiting for checks in the mail
- ▼ Federal payments on the card can be withdrawn at ATMs  
or can be used to make purchases at POS locations
- ▼ Low monthly account fee
- ▼ Customer service available 24 hours

### **Enrollment**

Recipients should call the Customer Service Help Line for their state (listed below) if they want to sign up for the Benefit Security® Card. Recipients should also call the Customer Service Help Line if they would like to add Federal payments to a Benefit Security® Card they have already received from their state.

### **Customer Service Help Line Numbers**

Alabama	1-800-720-9670	Kentucky	1-800-720-9670
Arkansas	1-800-720-9670	Missouri	1-800-720-9670
Florida	1-888-356-3281	N. Carolina	1-888-622-7328
Georgia	1-888-421-3281	Tennessee	1-800-720-9670